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SUBSTITUTE TRUSTEE'S DEED

KENNETH STOCKTON, SUBSTITUTE TRUSTEE
GRANTOR

TO:

WELLS FARGO HOME MORTGAGE, INC.,
GRANTEE

BK 445 PG 458
W.E. DAVIS CH. CLK.

WHEREAS, on May 30, 1997 Gary A. Garcia and Christy L. Garcia executed a Deed of Trust to Norwest MTG Closing Services, as Trustee, with Norwest Mortgage, Inc. being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Trust Deed Book 912, Page 14 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Norwest Mortgage, Inc. is now known as Wells Fargo Home Mortgage, Inc.; and

WHEREAS, Wells Fargo Home Mortgage, Inc., the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated April 14, 2003, and recorded in Book 1703, Page 735 and Book 1707, Page 546 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on May 30, 2003, at the front steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

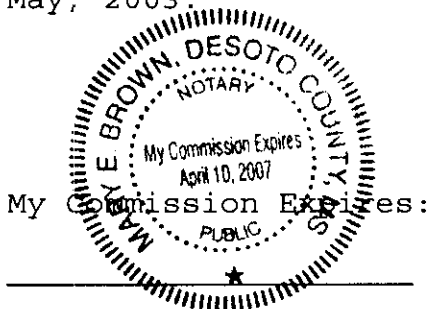
WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of Eighty-Nine Thousand Eight Hundred Ninety-Seven Dollars and Thirty-One Cents (\$89,897.31), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto Wells Fargo Home Mortgage, Inc., the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

[Signature]

STATE OF MISSISSIPPI)
)
COUNTY OF DESOTO)

WITNESS MY SIGNATURE and seal of office this 30th day of May, 2003.....



Mary E Brown
Notary Public

Kenneth Stockton
Attorney at Law
5 West Commerce Street
Hernando, MS 38632
Telephone No. 662-429-3469

Wells Fargo Home Mortgage, Inc.
5024 Parkway Plaza Blvd.
Charlotte, NC 28217
Telephone No. (704) 329-3200

Dyke, Henry, Goldsholl & Winzerling, P.L.C.
415 North McKinley, Suite 555
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000
DHG&W No. 18457

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on May 30, 1997, Gary A. Garcia and Christy L. Garcia executed a Deed of Trust to Norwest MTG Closing Services as Trustee for the benefit of Norwest Mortgage, Inc., which Deed of Trust was recorded in Trust Deed Book 912, Page 14 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Norwest Mortgage, Inc. is now known as Wells Fargo Home Mortgage, Inc.; and

WHEREAS, Wells Fargo Home Mortgage, Inc., the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated April 14, 2003, and recorded in Book 1703, Page 735 and Book 1707, Page 545 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, Wells Fargo Home Mortgage, Inc., having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Kenneth Stockton, Substitute Trustee, will on May 30, 2003, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the front steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

Lot 2127, 1st Revision, Section "M", Greenbrook Subdivision, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 25, Page 50 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as vested in me as Substitute Trustee.

WITNESS my signature on this the 5th day of May, 2003.

Kenneth Stockton
Substitute Trustee
5 West Commerce Street
Hernando, MS 38632
Telephone No. 662-429-3489

THIS DOCUMENT PREPARED BY:
DYKE, HENRY, GOLDSHOLL &
WINZERLING, P.L.C.

555 Plaza West - 415 North
McKinley

Little Rock, Arkansas 72205
Telephone No. (501) 661-1000

Volume No. 108 on the 8 day of May, 2003

Volume No. 108 on the 15 day of May, 2003

Volume No. 108 on the 22 day of May, 2003

Volume No. 108 on the 29 day of May, 2003

Volume No. on the day of , 2003

Lisa Fuller

Sworn to and subscribed before me, this 29 day of May, 2003

BY Judith H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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